2018 Analysis of Illinois Exchange Plans

On Exchange

Issuers on Get Covered Illinois in 2018

- Individual Marketplace
  - Celtic Insurance Company
  - CIGNA HealthCare of Illinois, Inc.
  - Health Alliance Medical Plans, Inc. (HAMP)
  - Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC, aka Blue Cross Blue Shield)

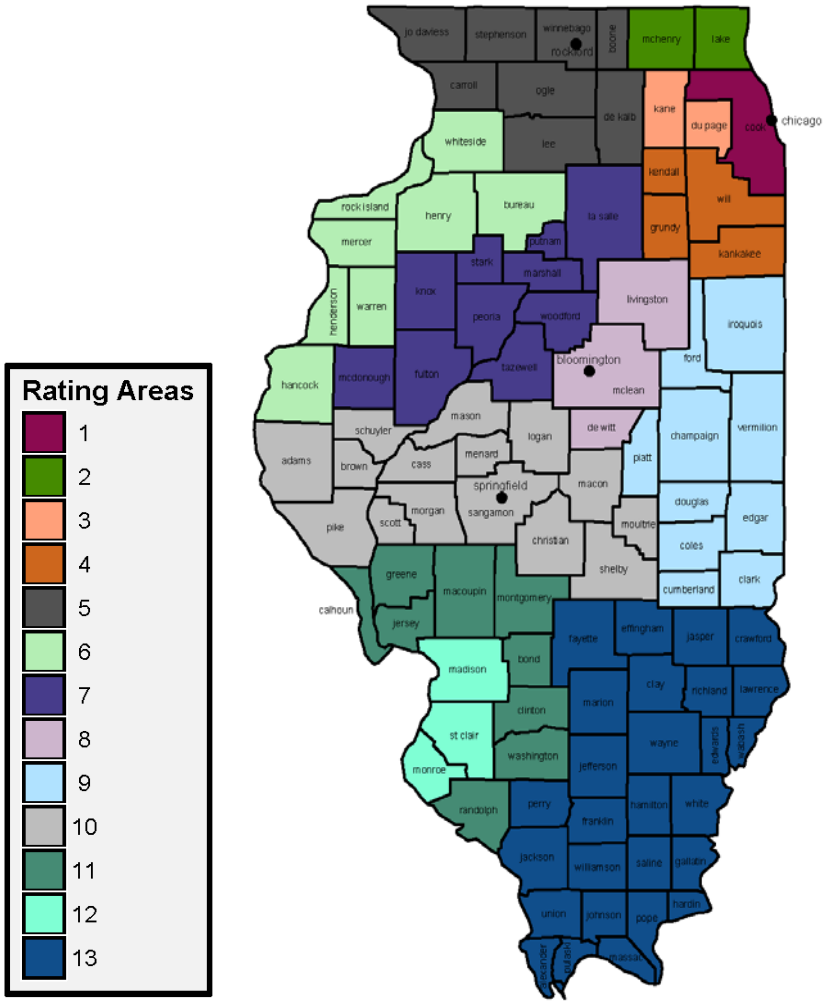
*All plans pending CMS certification

Issuers on Get Covered Illinois in 2018

- Small Group Marketplace (SHOP)
  - Health Alliance Medical Plan, Inc. (HAMP)

Health Plan Rating Areas – 13 distinct areas

- Rating areas influence the plan options available and the premium levels
- Rating areas remain unchanged from 2017

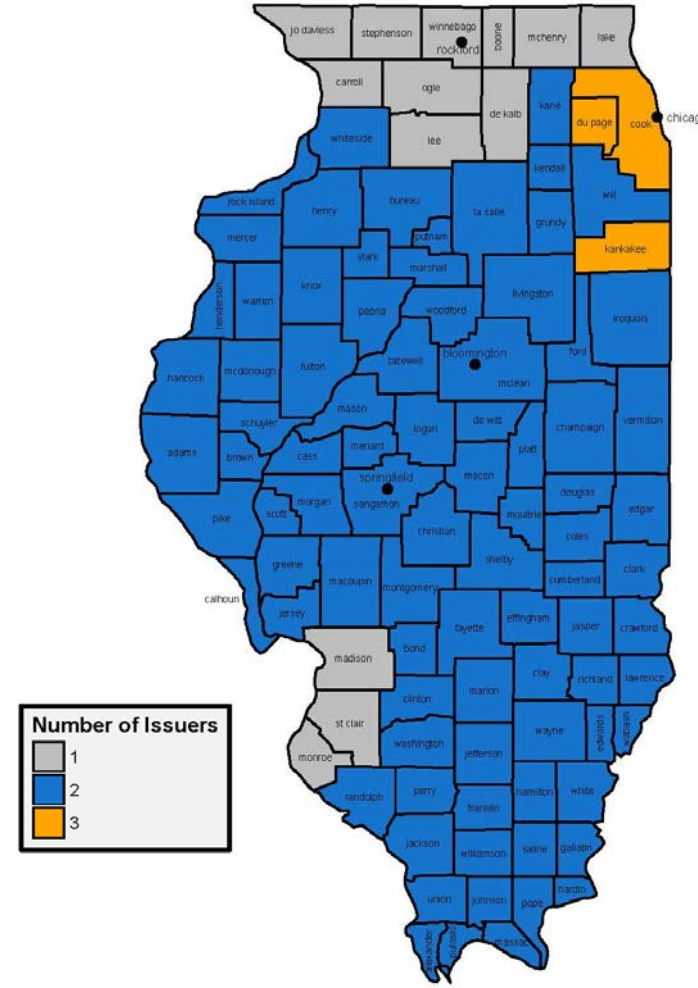


PLAN ANALYSIS

ON EXCHANGE

Number of Issuers by County
(Individual, On Exchange)

- Humana Health Plan has left the Exchange
- Cigna increased its coverage to cover part of Rating Area 4 (Kendall and Grundy)
- Celtic, HAMP, and HCSC have not changed their coverage area
- HCSC is the only carrier to cover the entire state and is the only carrier in Rating Areas 2, 5, and 12



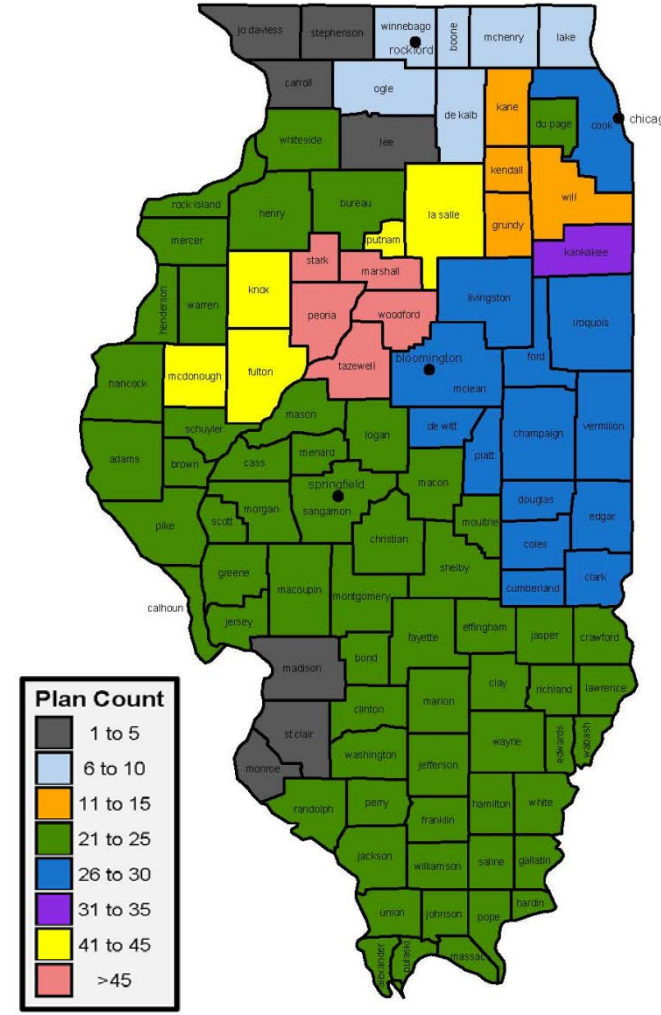
Issuer Participating by Plan Type by Rating Area
(Individual, On Exchange)

	Celtic HMO	CIGNA HMO	HAMP HMO	HAMP POS	HCSC HMO	HCSC PPO
Rating Area 1	Full	Full			Full	Full
Rating Area 2					Full	Full
Rating Area 3	Partial	Full			Full	Full
Rating Area 4		Full	Partial	Partial	Full	Full
Rating Area 5					Partial	Full
Rating Area 6			Full	Full		Full
Rating Area 7			Full	Full	Partial	Full
Rating Area 8			Full	Full	Full	Full
Rating Area 9			Full	Full		Full
Rating Area 10			Full	Full		Full
Rating Area 11			Full	Full		Full
Rating Area 12						Full
Rating Area 13			Full	Full		Full

- HCSC is the only carrier offering statewide coverage on the Exchange
- There are multiple carriers with coverage in only part of a rating area, so consumers should review coverage options closely.

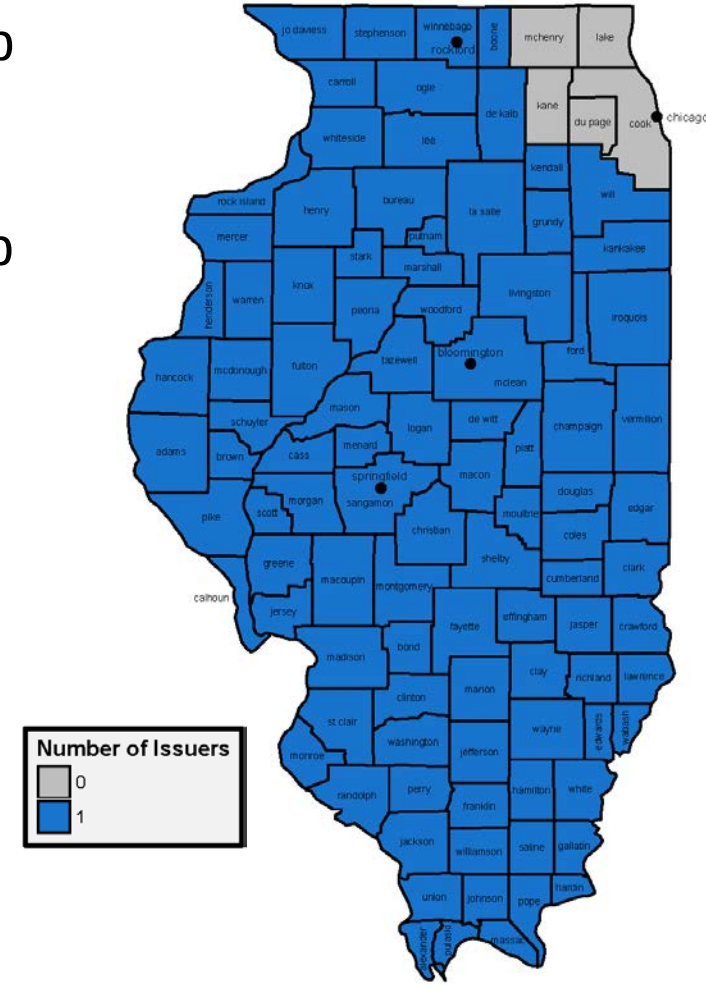
Number of Plans by County
(Individual, On Exchange)

- HCSC covers the entire state and is the only issuer with plans in Rating Areas 2, 5, and 12
- Celtic participates in DuPage county but not Kane county for Rating Area 3
- Parts of Rating Area 4 have more coverage options than others
  - HCSC is in all counties
  - Cigna is in all counties
  - HAMP is in Kankakee only



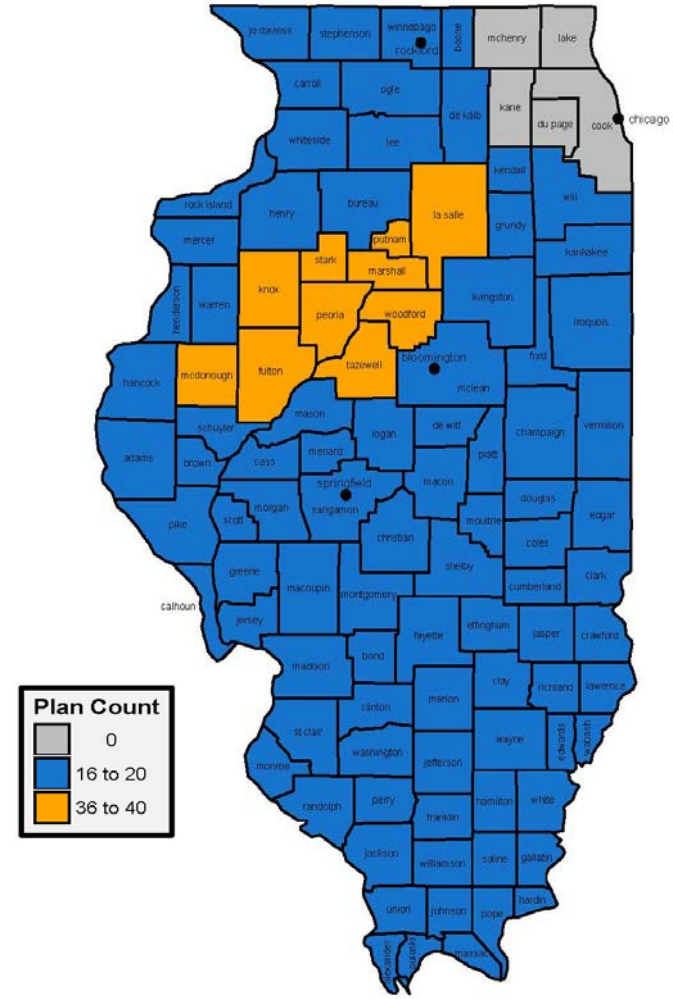
Number of Issuers by County
(Small Group)

- In 2018 there is one carrier offering small group coverage on the Exchange in the state of IL
  - HCSC previously covered the entire state, but has since decided to offer all small group plans Off-Exchange only
  - HAMP will continue to not cover the Chicagoland area
- As a result, the Chicagoland area will not have small group carrier on the SHOP while the remainder of the state will have only one
- Off of the Exchange, there are 16 issuers that combined offer between of 317 and 378 small group plans per county.



Number of Plans by County
(Small Group, On Exchange)

- HCSC left the SHOP so there are no Exchange plans in the Chicagoland Area
- Most of the state falls within the 16-20 plan bucket
- Rating Area 7 has the most coverage options



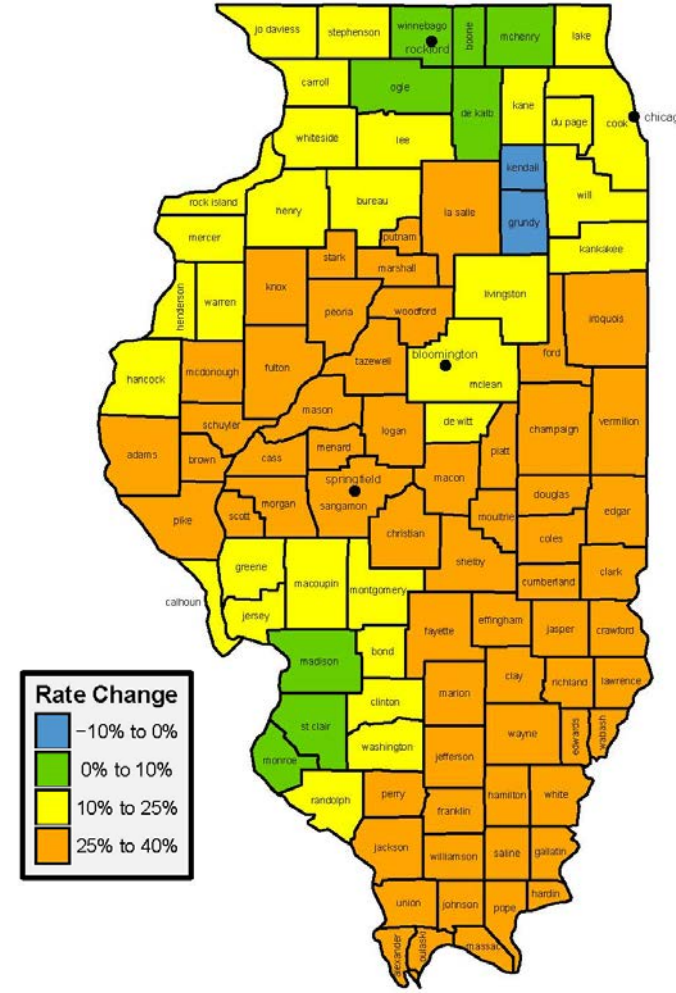
RATE INFORMATION

ON EXCHANGE

*All plans pending CMS certification

Individual Market – Rate Change of Lowest Bronze

- Rate decreases exist in parts of Rating Area 4 (Kendall and Grundy counties) due to Cigna's expansion into these counties
- The Central and Southern parts of the state are subject to the highest increases
- The number of Issuers offering the lowest cost bronze decreased from 2017 to 2018
  - HCSC in seven Rating Areas
  - Cigna in three Rating Areas
  - HAMP in three Rating Areas



The Average Rate Increase Across All Rating Areas in Lowest Bronze Plans is 20%

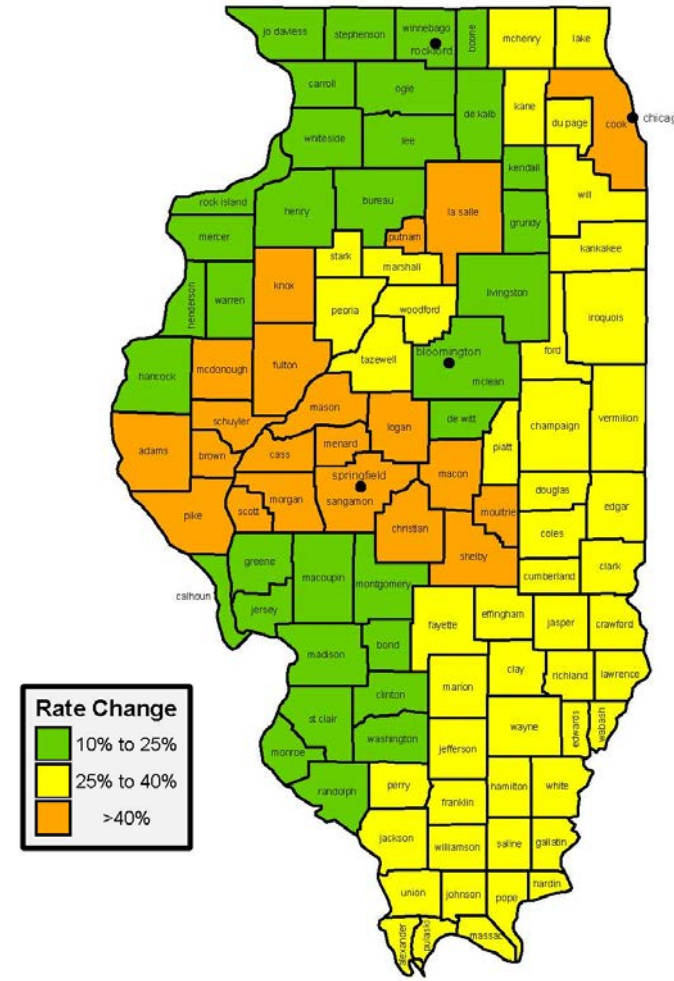
Rating Area	2017 Issuer	2017 21 Year-Old Non-Tobacco Rate	2018 Issuer	2018 21 Year-Old Non-Tobacco Rate	2018 Rate Increase
Rating Area 1	Celtic	$191.49	Cigna	$238.51	25%
Rating Area 2	HCSC	$242.37	HCSC	$294.11	21%
Rating Area 3	Cigna	$217.54	Cigna	$245.67	13%
Rating Area 4	Cigna	$212.77	Cigna	$249.48	17%
Rating Area 5	HCSC	$295.49	HCSC	$304.48	3%
Rating Area 6	HAMP	$280.93	HCSC	$312.13	11%
Rating Area 7	HAMP	$252.05	HCSC	$316.55	26%
Rating Area 8	HAMP	$244.17	HCSC	$298.51	22%
Rating Area 9	HAMP	$244.17	HAMP	$312.53	28%
Rating Area 10	HAMP	$246.80	HAMP	$315.89	28%
Rating Area 11	HAMP	$294.06	HCSC	$323.93	10%
Rating Area 12	HCSC	$286.25	HCSC	$314.58	10%
Rating Area 13	HAMP	$296.68	HAMP	$383.10	29%
Weighted Average Increase					**20%**

Notes:

1. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
2. Weights used for average increase calculation are based on CMS 2017 Open Enrollment Data https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan_Selection_ZIP.html

Individual Market – Rate Change of Lowest Silver

- Lowest increases are in the Northwest and Southwest parts of the state, with larger increases in the Central and Eastern parts of the state
- The distribution of Issuers offering the lowest cost silver changed significantly from 2017 to 2018
  - HCSC in eight Rating Areas
  - HAMP in two Rating Areas
  - Celtic in one Rating Areas
  - Cigna in two Rating Areas



The Average Rate Increase Across All Rating Areas in Lowest Silver Plans is 35%

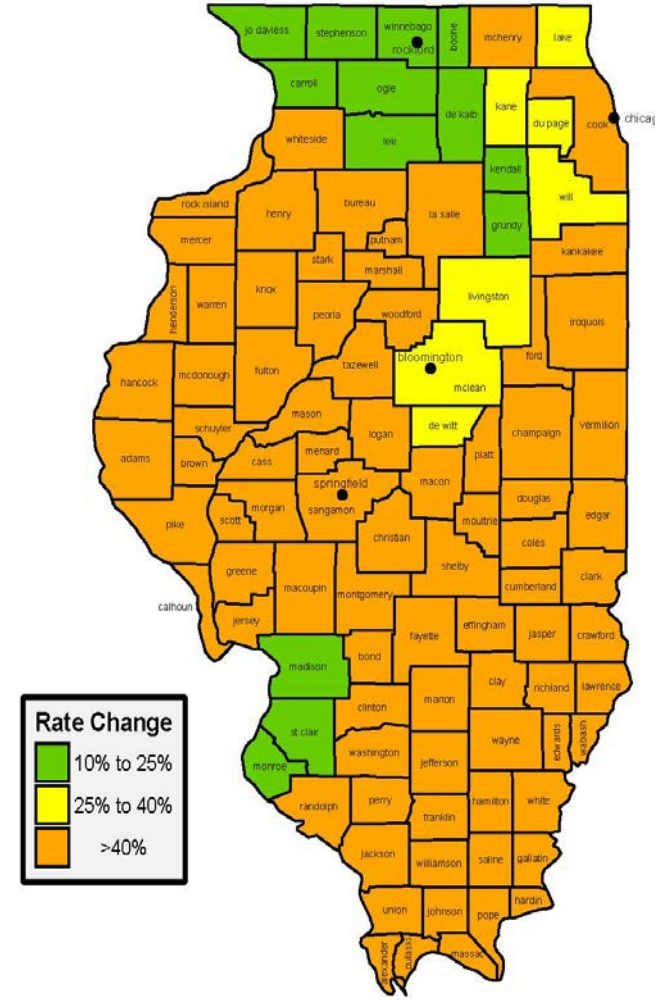
Rating Area	2017 Issuer	2017 21 Year-Old Non-Tobacco Rate	2018 Issuer	2018 21 Year-Old Non-Tobacco Rate	2018 Rate Increase
Rating Area 1	Celtic	$221.13	Celtic	$315.33	43%
Rating Area 2	HCSC	$268.03	HCSC	$358.46	34%
Rating Area 3	Cigna	$266.41	Cigna	$338.97	27%
Rating Area 4	Cigna	$260.56	Cigna	$344.23	32%
Rating Area 5	HCSC	$339.56	HCSC	$390.63	15%
Rating Area 6	HAMP	$355.59	HCSC	$420.51	18%
Rating Area 7	HAMP	$319.04	HCSC	$406.12	27%
Rating Area 8	HAMP	$309.07	HCSC	$382.97	24%
Rating Area 9	HAMP	$309.07	HAMP	$423.96	37%
Rating Area 10	HAMP	$312.39	HAMP	$446.71	43%
Rating Area 11	HAMP	$372.21	HCSC	$436.40	17%
Rating Area 12	HCSC	$364.64	HCSC	$423.81	16%
Rating Area 13	HAMP	$375.53	HCSC	$520.94	39%
Weighted Average Increase					**35%**

Notes:

1. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
2. Weights used for average increase calculation are based on CMS 2017 Open Enrollment Data https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan_Selection_ZIP.html

Individual Market – Rate Change of Second Lowest Silver

- Lowest rate increases in Northern Illinois
- Many counties are subject to increases upwards of 40%
- The distribution of Issuers offering the second lowest cost silver changed slightly from 2017 to 2018, with HCSC becoming the second lowest cost issuer in three additional Rating Areas
  - HAMP in six Rating Areas
  - HCSC in six Rating Areas
  - Celtic in one Rating Areas



Notes:

1. In 2018, Jo Daviess, Carroll, Stephenson, Lee, Madison, St. Clair, and Monroe did not have a second lowest silver plan. As a result, the lowest silver plan was used in our analysis

The Average Rate Increase Across All Rating Areas in Second Lowest Silver Plans is 37%

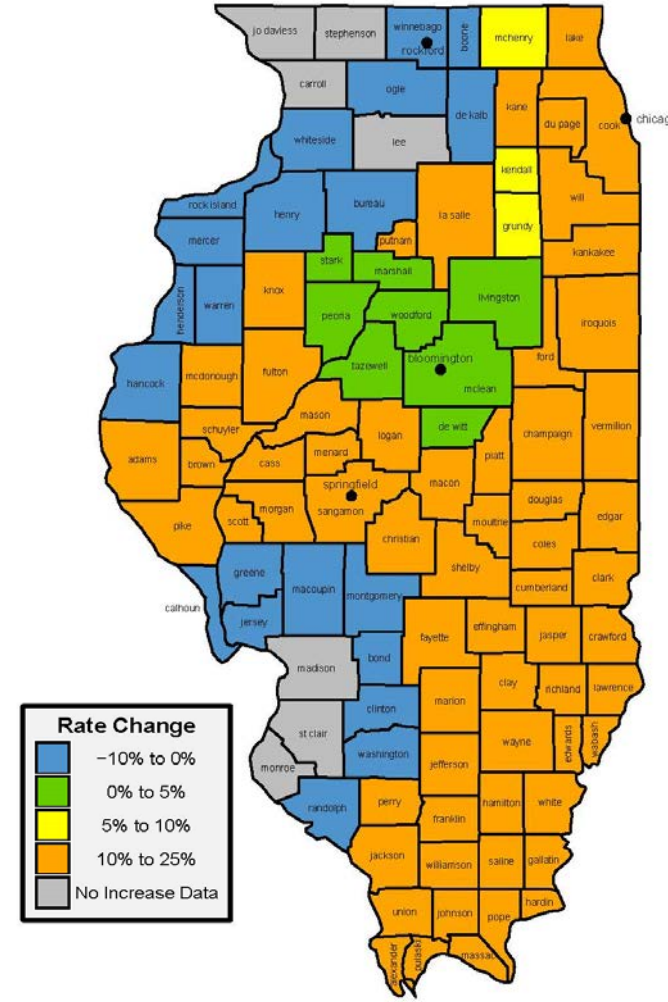
Rating Area	2017 Issuer	2017 21 Year-Old Non-Tobacco Rate	2018 Issuer	2018 21 Year-Old Non-Tobacco Rate	2018 Rate Increase
Rating Area 1	Celtic	$227.96	HCSC	$321.55	41%
Rating Area 2	HCSC	$278.51	HCSC	$377.32	35%
Rating Area 3	HCSC	$269.85	Celtic	$355.15	32%
Rating Area 4	Cigna	$265.92	HCSC	$361.72	36%
Rating Area 5	Humana HP	$394.53	HCSC	$491.02	24%
Rating Area 6	HAMP	$358.70	HAMP	$508.49	42%
Rating Area 7	HAMP	$321.82	HAMP	$456.21	42%
Rating Area 8	HAMP	$311.76	HCSC	$435.67	40%
Rating Area 9	HAMP	$311.76	HAMP	$441.95	42%
Rating Area 10	HAMP	$315.12	HAMP	$451.57	43%
Rating Area 11	HAMP	$375.46	HAMP	$532.25	42%
Rating Area 12	HCSC	$368.09	HCSC[3]	$423.81	15%
Rating Area 13	HAMP	$378.81	HAMP	$541.75	43%
Weighted Average Increase					**37%**

Notes:

1. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
2. Weights used for average increase calculation are based on CMS 2017 Open Enrollment Data https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan_Selection_ZIP.html
3. In 2018, Rating Area 12 did not have a second lowest silver plan. As a result, the lowest silver plan was used in our analysis

Individual Market – Rate Change of Lowest Gold

- Numerous counties, including all of Rating Area 2, only have HCSC gold plan offerings
- Rating Areas 6, 11, and part of Rating Area 5 experience a negative increase in rates compared to 2017, while Eastern Illinois sees the highest increases
- HCSC offers the lowest rate gold in every county



The Average Rate Increase Across All Rating Areas in Lowest Gold Plans is 16%

Rating Area	2017 Issuer	2017 21 Year-Old Non-Tobacco Rate	2018 Issuer	2018 21 Year-Old Non-Tobacco Rate	2018 Rate Increase
Rating Area 1	Celtic	$325.07	HCSC	$381.84	17%
Rating Area 2	HCSC	$339.95	HCSC	$399.41	17%
Rating Area 3	HCSC	$342.26	HCSC	$414.04	21%
Rating Area 4	HCSC	$340.36	HCSC	$403.04	18%
Rating Area 5	HCSC	$414.46	HCSC	$413.50	0%
Rating Area 6	HAMP	$464.27	HCSC	$440.81	-5%
Rating Area 7	HAMP	$416.54	HCSC	$429.89	3%
Rating Area 8	HCSC	$399.63	HCSC	$405.39	1%
Rating Area 9	HAMP	$403.53	HCSC	$479.49	19%
Rating Area 10	HAMP	$407.87	HCSC	$492.56	21%
Rating Area 11	HAMP	$485.97	HCSC	$457.46	-6%
Rating Area 12	**NONE[3]**	**NONE[3]**	HCSC	$444.27	N/A
Rating Area 13	HAMP	$490.31	HCSC	$546.08	11%
Weighted Average Increase					**16%**

Notes:

1. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
2. Weights used for average increase calculation are based on CMS 2017 Open Enrollment Data https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan_Selection_ZIP.html
3. Multi-state plan is offered by HCSC. Rate estimates were available on Healthcare.gov

2018 Analysis of Illinois Off-Exchange Only Plans

Highlights of the 2018 Off-Exchange Only Illinois Marketplace

- All counties Show a Decrease in Choices over 2017
  - Number of plans decreased from 846 in 2017 to 784 in 2018
    - 79 Individual plans and 705 Small Group plans
  - The 705 Small Group plans represent 14 different issuers offering coverage
  - There are only three issuers offering off Exchange only coverage in 2018 in the Individual market. However, all plans offered on the Exchange will also be available to consumers off of the Exchange
  - Information shown on these slides does not include Grandfathered or Transitional policies
- In the Individual market, three platinum plans were offered in 2017, but these have been discontinued for 2018

2018 Issuers Offering Off-Exchange Only Plans in Illinois

- Individual Marketplace
  - Freedom Life Insurance Company
  - Health Alliance Medical Plans, Inc. (HAMP)
  - Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC, aka Blue Cross Blue Shield)

2018 Issuers Offering Off-Exchange Only Plans in Illinois

- Small Group Marketplace (SHOP)
  - Aetna Health Insurance Company
  - Aetna Life Insurance Company
  - Health Alliance Medical Plan, Inc. (HAMP)
  - Harken Health Insurance Company
  - Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC, aka Blue Cross Blue Shield)
  - Humana Health Plan
  - Medical Associates Health Plans
  - MercyCare HMO Inc.
  - National Health Insurance Company
  - UnitedHealthcare Insurance Company
  - UnitedHealthcare Insurance Company of Illinois
  - UnitedHealthcare Insurance Company of the River Valley
  - UnitedHealthcare of Illinois
  - UnitedHealthcare Plan of the River Valley, Inc.
  - US Health and Life Insurance Company
  - Wisconsin Physicians Service

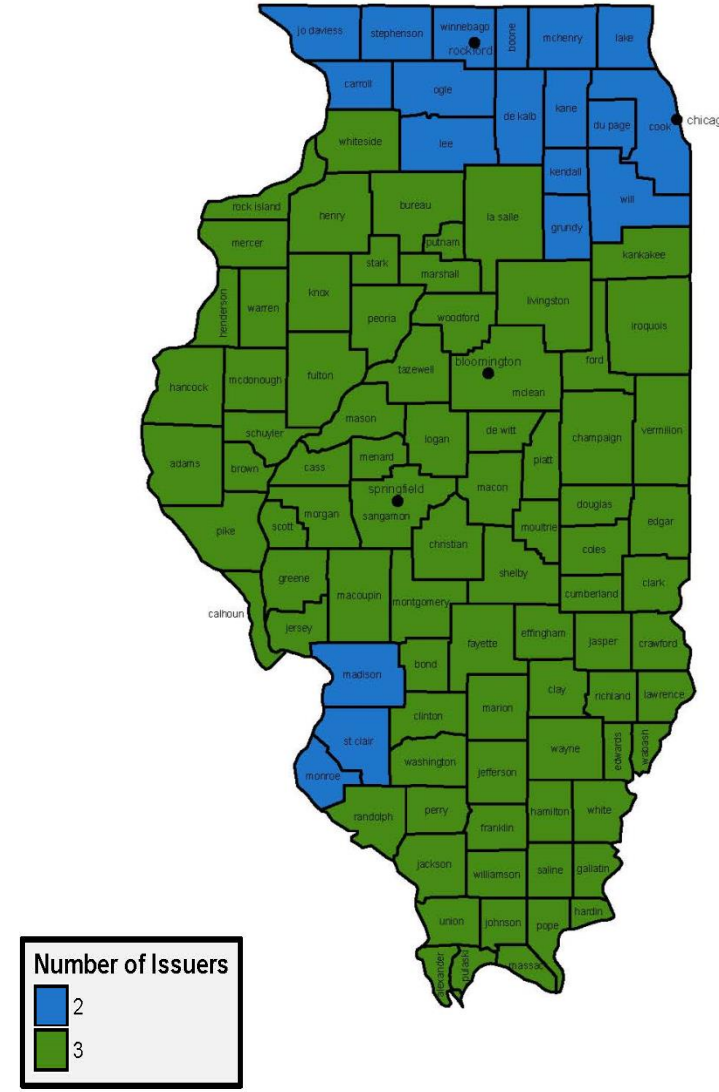
PLAN ANALYSIS

Off-Exchange Only - Assumptions and Caveats

- In 2017, if an issuer offered coverage in a rating area, all counties within that rating area were assumed to be covered.
- In 2018, the data reflects actual county rates.
- Due to the varying assumptions between years, all rate increases may not be accurate for all counties. Consumers should review their coverage options closely.
- Weighted increases have been calculated using published CMS 2017 Open Enrollment data for the Illinois Exchange. The assumption is that Off Exchange membership will follow a similar distribution to that of the Exchange membership within each rating area

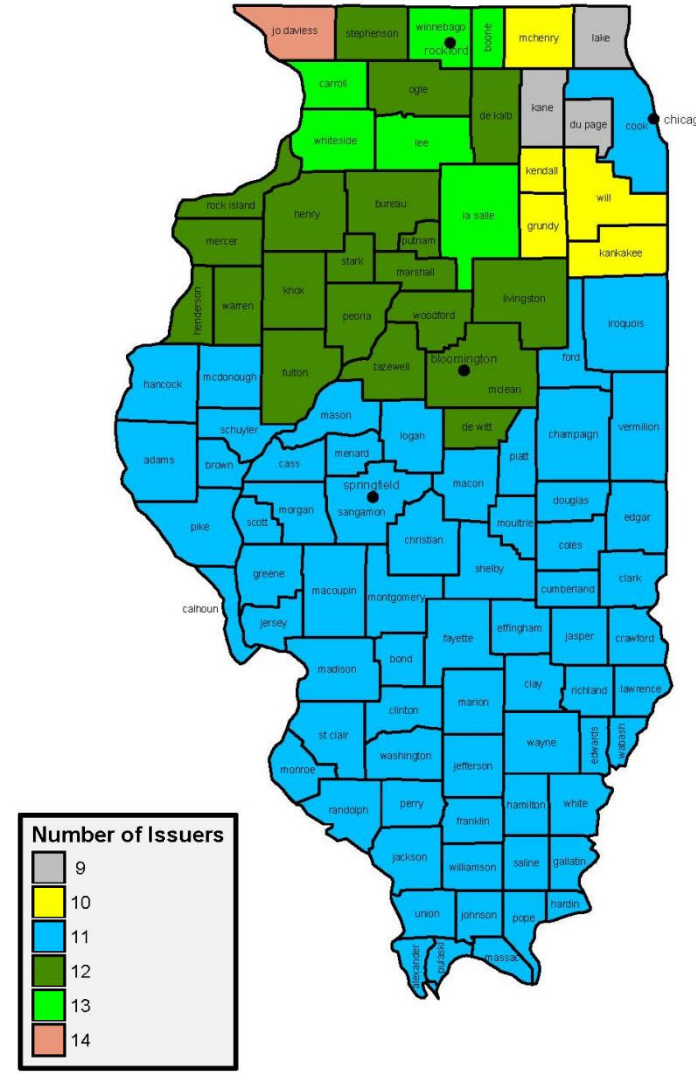
Number of Issuers by County
(Individual, Off-Exchange Only)

- Freedom Life, HAMP, and HCSC have all continued to offer individual plans off of the Exchange
  - Freedom Life and HCSC are offering plans in all counties
  - HAMP offers plans in 83 counties spanning eight of the thirteen Rating Areas



Number of Issuers by County
(Small Group Off Exchange Only)

- Wisconsin Physicians Service are new to this market.[1]
- Wisconsin Physicians Service is offering coverage in rating areas 2, 5, 6, and 7
- Aetna, Health Care Service Corporation, Humana National, and various United companies are offering plans in all rating areas
- Harken and US Health & Life are only offering coverage in rating area 1
- MercyCare and Medical Associates are only offering coverage in rating area 5
- HAMP is offering coverage in all rating areas except rating area 2



[1]HCSC and HAMP off exchange by county was not available in the 2017 database